



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)
	Blake L. Reynolds))
Serial No.:	10/039,905)) Art Unit) 3624
Filed:	January 4, 2002)
For:	SYSTEMS AND METHODS FOR ADVANCING COLLECTIONS ON UNPAID DEBTS))
Examiner:	Geoffrey R. Akers)

AMENDMENT AND RESPONSE

Assistant Commissioner for Patents Washington, D. C. 20231

Dear Sir:

This correspondence is responsive to the Office Action mailed March 14, 2003, for the above-referenced application. The following Amendment and Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance.

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